

In re:  
Ming Lie  
Ki Ki Lie  
Debtors

Case No. 18-11814-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 06, 2023

User: admin  
Form ID: 3180W

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Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Ming Lie, Ki Ki Lie, 2314 S. 21st Street, Philadelphia, PA 19145-3418

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 07 2023 00:11:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 07 2023 05:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 07 2023 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14097355	Email/PDF: bncnotices@becket-lee.com	Jan 07 2023 00:15:19	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14190112	Email/Text: megan.harper@phila.gov	Jan 07 2023 00:11:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14101754	+ EDI: CITICORP.COM	Jan 07 2023 05:04:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14262686	EDI: Q3G.COM	Jan 07 2023 05:04:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14087798	EDI: DISCOVER.COM	Jan 07 2023 05:04:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14112424	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 07 2023 00:15:18	East Bay Funding, LLC its successors and assigns, as assignee of Roundup Funding L.L.C., Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
14210360	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jan 07 2023 00:11:00	LSF10 Master Participation Trust c/o Caliber Home, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14111089	Email/PDF: resurgentbknotifications@resurgent.com	Jan 07 2023 00:14:45	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14108435	EDI: PRA.COM	Jan 07 2023 05:04:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

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14111308	Email/PDF: resurgentbknofications@resurgent.com	Jan 07 2023 00:15:18	Pinnacle Credit Services, LLC its successors and, assigns as assignee of CR Evergreen, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14104706	EDI: Q3G.COM	Jan 07 2023 05:04:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14103989	EDI: LCIPHMMRGT	Jan 07 2023 05:04:00	The Bank of New York Mellon et. al., Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach FL 33416-4605
14597836	^ MEBN	Jan 07 2023 00:01:30	U.S. Bank Trust National Association, as, Trustee of the Bungalow Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14196062	*	The Bank of New York Mellon, et.al., OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2023 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor THE BANK OF NEW YORK MELLON et. al. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor LSF10 MASTER PARTICIPATION TRUST bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
JAMES A. PROSTKO	on behalf of Creditor THE BANK OF NEW YORK MELLON et. al. paeb@fedphe.com
JEREMY J. KOBESKI	on behalf of Creditor LSF10 Master Participation Trust jkobeski@grenenbirsic.com
JEROME B. BLANK	on behalf of Creditor Ditech Financial LLC jblank@pincuslaw.com
JEROME B. BLANK	on behalf of Creditor THE BANK OF NEW YORK MELLON et. al. jblank@pincuslaw.com

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JEROME B. BLANK

on behalf of Creditor LSF10 MASTER PARTICIPATION TRUST jblank@pincuslaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN G. MCDONALD

on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com

KEVIN G. MCDONALD

on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com

LAUREN MOYER

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Bungalow Series IV Trust lmoyer@friedmanvartolo.com

MARIO J. HANYON

on behalf of Creditor LSF10 MASTER PARTICIPATION TRUST wbecf@brockandscott.com  
mario.hanyon@brockandscott.com

MARIO J. HANYON

on behalf of Creditor THE BANK OF NEW YORK MELLON et. al. wbecf@brockandscott.com,  
mario.hanyon@brockandscott.com

ROGER FAY

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Bungalow Series IV Trust rfay@milsteadlaw.com, bkecf@milsteadlaw.com

THOMAS SONG

on behalf of Creditor THE BANK OF NEW YORK MELLON et. al. tomysong0@gmail.com

THOMAS SONG

on behalf of Creditor DITECH FINANCIAL LLC tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

ZACHARY PERLICK

on behalf of Debtor Ming Lie Perlick@verizon.net pireland1@verizon.net

ZACHARY PERLICK

on behalf of Joint Debtor Ki Ki Lie Perlick@verizon.net pireland1@verizon.net

ZACHARY PERLICK

on behalf of Plaintiff Ki Ki Lie Perlick@verizon.net pireland1@verizon.net

ZACHARY PERLICK

on behalf of Plaintiff Ming Lie Perlick@verizon.net pireland1@verizon.net

TOTAL: 21

**Information to identify the case:**

Debtor 1	<u>Ming Lie</u>	Social Security number or ITIN	xxx-xx-2914
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Ki Ki Lie</u>	Social Security number or ITIN	xxx-xx-1770
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-11814-mdc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ming Lie

Ki Ki Lie

1/5/23

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**